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The man from F.E.R.D.

How the Harris gathers and disseminates business intelligence

Every bank has access to the kind of raw data that could be turned into business intelligence. But only a few banks like the Harris strive "to find the grain of wheat in the mountains of chaff" (as a former CIA chief put it).

Helping Harris customers get scarce and vital information is the job of the men at F.E.R.D., our Financial and Economic Research Department. For example, you can call on F.E.R.D.'s *Corporate Financial Services* specialists:

1. For advice on your company's financial structure, budgeting, dividend policy, or annual report to stockholders.
2. For a valuation of your business if you're thinking of going public or considering a merger or acquisition.
3. For guidance in selecting the best source of long-term money.
4. For aid in locating the best site for a new plant or office.

The men from F.E.R.D. can work for you when you bank at the Harris. Get a clear view of what's ahead *now*—before you make a major business decision. Drop us a line or get in touch personally.

